
State:	Arkansas	Filing Company:	MONY Life Insurance Company of America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Accelerated Death Benefit for Long-Term Care Services		
Project Name/Number:	Accelerated Death Benefit for Long-Term Care Services Sales Materials/GE-67921 (5/12) ET AL		

Filing at a Glance

Company:	MONY Life Insurance Company of America
Product Name:	Accelerated Death Benefit for Long-Term Care Services
State:	Arkansas
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Advertisement
Date Submitted:	09/07/2012
SERFF Tr Num:	ELAS-128572616
SERFF Status:	Closed-Approved
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	
Implementation	On Approval
Date Requested:	
Author(s):	Audrey Arnold, Samra Mekbeb, Sabrena Lallmohamed, Jillian Rios
Reviewer(s):	Donna Lambert (primary)
Disposition Date:	10/12/2012
Disposition Status:	Approved
Implementation Date:	
State Filing Description:	

State: Arkansas
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Accelerated Death Benefit for Long-Term Care Services
Project Name/Number: Accelerated Death Benefit for Long-Term Care Services Sales Materials/GE-67921 (5/12) ET AL

Filing Company: MONY Life Insurance Company of America

General Information

Project Name: Accelerated Death Benefit for Long-Term Care Services Sales Materials Status of Filing in Domicile: Pending

Project Number: GE-67921 (5/12) ET AL

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Audrey Arnold

Date Approved in Domicile:

Domicile Status Comments: We have submitted this filing to our state of domicile, Arizona.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 10/12/2012

State Status Changed: 10/12/2012

Created By: Audrey Arnold

Corresponding Filing Tracking Number:

Filing Description:

MONY Life Insurance Company of America
1290 Avenue of the Americas
New York, NY 10104
Telephone: (212) 314-3068
Facsimile: (212) 707-7493

Leah Tomberlin
Vice President

September 7, 2012

Mr. Jay Bradford
Department of Insurance
1200 W. Third Street
Little Rock, AR 72201-1904

Re: MONY Life Insurance Company of America
NAIC No.: 0968-78077 FEIN No.: 86-0222062
Form No.: GE-67921 (5/12) – Accelerated Death Benefit for Long-Term Care Services
Client Presentation
SERFF Tracking Number: ELAS-128572616

Dear Commissioner Bradford:

Please be advised that the above-reference advertisement materials are being filed for your approval, which is to be used with our Long-Term Care Services Rider (LTC SR), R12-10, which was approved by the Department, on March 7, 2012, SERFF Tracking Number ELAS-128144834.

State:	Arkansas	Filing Company:	MONY Life Insurance Company of America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Accelerated Death Benefit for Long-Term Care Services		
Project Name/Number:	Accelerated Death Benefit for Long-Term Care Services Sales Materials/GE-67921 (5/12) ET AL		

Please note that a concurrent filing of the identical forms referenced above is being submitted for use with products issued by AXA Equitable Life Insurance Company (SERFF Tracking Number ELAS-128572615) therefore we request that one reviewer be assigned all submissions.

The submitted advertisement materials should be categorized as an "Invitation to Inquire".

Form No. GE-67921 (5/12), "The Long-Term Care Services Rider (LTCSR) with a Life Insurance Policy", is the Long-Term Care Services Rider client presentation.

The content within this advertisement material is identical for both AXA Equitable Life Insurance Company and MONY Life Insurance Company of America, except (as required) for the check boxes at the top of the first slide to distinguish the two companies.

The submitted advertisement material will be used with our clients and prospects who would be shown the presentation in person by their life insurance agent or financial professional. They will, also, receive a kit that includes the product brochure/fact card for the applicable life insurance policy to which this optional rider can be purchased.

Form No. GE-67921 (5/12) will be preceded or accompanied by current product prospectuses and any applicable product prospectus supplements. These contain more complete information, including charges and expenses.

We will submit the filing fee, in the amount of \$50.00, through EFT.

If additional information is needed, please do not hesitate to contact me, at (212) 314-3068.

Sincerely,

Leah Tomberlin
Vice President

Company and Contact

Filing Contact Information

Leah Tomberlin, Vice President
1290 Avenue of The Americas
13th Floor
New York, NY 10104

Leah.Tomberlin@axa-equitable.com
212-314-3068 [Phone]
212-314-4820 [FAX]

Filing Company Information

MONY Life Insurance Company of America
1290 Avenue of the Americas,
14th Floor
New York, NY 10104
(212) 314-2921 ext. [Phone]

CoCode: 78077
Group Code: 968
Group Name:
FEIN Number: 86-0222062

State of Domicile: Arizona
Company Type: Insurance Company
State ID Number:

State: Arkansas **Filing Company:** MONY Life Insurance Company of America
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Accelerated Death Benefit for Long-Term Care Services
Project Name/Number: Accelerated Death Benefit for Long-Term Care Services Sales Materials/GE-67921 (5/12) ET AL

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

Per Company: No

Company	Amount	Date Processed	Transaction #
MONY Life Insurance Company of America	\$50.00	09/07/2012	62463757

State:	Arkansas	Filing Company:	MONY Life Insurance Company of America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Accelerated Death Benefit for Long-Term Care Services		
Project Name/Number:	Accelerated Death Benefit for Long-Term Care Services Sales Materials/GE-67921 (5/12) ET AL		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	10/12/2012	10/12/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Donna Lambert	09/14/2012	09/14/2012

Response Letters

Responded By	Created On	Date Submitted
Audrey Arnold	10/11/2012	10/11/2012

SERFF Tracking #:	ELAS-128572616	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	MONY Life Insurance Company of America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Accelerated Death Benefit for Long-Term Care Services		
Project Name/Number:	Accelerated Death Benefit for Long-Term Care Services Sales Materials/GE-67921 (5/12) ET AL		

Disposition

Disposition Date: 10/12/2012

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	Accelerated Death Benefit for Long-Term Care Services Rider Client Presentation	Approved	Yes
Form	Accelerated Death Benefit for Long-Term Care Services Rider Client Presentation	Replaced	Yes

State:	Arkansas	Filing Company:	MONY Life Insurance Company of America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Accelerated Death Benefit for Long-Term Care Services		
Project Name/Number:	Accelerated Death Benefit for Long-Term Care Services Sales Materials/GE-67921 (5/12) ET AL		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/14/2012
Submitted Date	09/14/2012
Respond By Date	10/15/2012

Dear Leah Tomberlin,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Accelerated Death Benefit for Long-Term Care Services Rider Client Presentation, GE-67921 (5/12) (Form)

Comments: Page 15 is confusing in that it may mislead consumers to believe there is an additional unused benefit (in addition to the policy's death benefit, which would be paid whether or not the rider were purchased) that will be paid if the long-term care rider is purchased and its benefits are not used. Please make clear in the second blue bullet point that the unused benefit referred to is the life insurance policy's death benefit to which the rider is attached.

Objection 2

- Accelerated Death Benefit for Long-Term Care Services Rider Client Presentation, GE-67921 (5/12) (Form)

Comments: RR 11 Guideline 8(A)(1) states:

30. An advertisement which exaggerates the effects of statutorily mandated benefits or required policy provisions or which implies that such provisions are unique to the advertised policy is unacceptable. For example, the phrase, "Money Back Guarantee" is an exaggerated description of the "free look" right to examine the policy and is not acceptable.

I believe the first red bullet point exaggerates the policy provisions by stating that all the death benefits of the policy will be paid if the rider is not used. That appears to be an overemphasis of the obvious purpose of a life insurance policy. It would, however, seem appropriate to assure the consumer that the policy's death benefit will not be decreased if the rider benefits are not used.

Objection 3

- Accelerated Death Benefit for Long-Term Care Services Rider Client Presentation, GE-67921 (5/12) (Form)

Comments: The second red bullet point simply reiterates the first, but also adds confusion about the refund of rider charges. It states that the death benefit will pass to the beneficiaries if the insured has paid the rider charges and has not used the rider benefits, but in the next sentence it states that there is no refund of the rider charges. Please delete or revise this item.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Donna Lambert

SERFF Tracking #:	ELAS-128572616	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	MONY Life Insurance Company of America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Accelerated Death Benefit for Long-Term Care Services		
Project Name/Number:	Accelerated Death Benefit for Long-Term Care Services Sales Materials/GE-67921 (5/12) ET AL		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/11/2012
Submitted Date	10/11/2012

Dear Donna Lambert,

Introduction:

Reference is made to your objection letter of September 14, 2012. Our response follows:

Response 1

Comments:

We have deleted this bullet point, since we have addressed this objection in the wording of the second red bullet point, which we have revised.

Related Objection 1

Applies To:

- Accelerated Death Benefit for Long-Term Care Services Rider Client Presentation, GE-67921 (5/12) (Form)

Comments: Page 15 is confusing in that it may mislead consumers to believe there is an additional unused benefit (in addition to the policys death benefit, which would be paid whether or not the rider were purchased) that will be paid if the long-term care rider is purchased and its benefits are not used. Please make clear in the second blue bullet point that the unused benefit referred to is the life insurance policys death benefit to which the rider is attached.

Changed Items:

No Supporting Documents changed.

SERFF Tracking #:

ELAS-128572616

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company:

MONY Life Insurance Company of America

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Accelerated Death Benefit for Long-Term Care Services

Project Name/Number: Accelerated Death Benefit for Long-Term Care Services Sales Materials/GE-67921 (5/12) ET AL

Form Schedule Item Changes

Item No.	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments	Submitted
1	GE-67921 (5/12)	ADV	Accelerated Death Benefit for Long-Term Care Services Rider Client Presentation	Initial	61.440	MLOA AR LTCSR Client Presentation (2).pdf	Date Submitted: 10/11/2012 By: Audrey Arnold

Previous Version

1	GE-67921 (5/12)	ADV	Accelerated Death Benefit for Long-Term Care Services Rider Client Presentation	Initial	61.440	LTCSR Client Presentation - MONY Non- ICC Final rev. 7.27.12.pdf	Date Submitted: 10/11/2012 By: Audrey Arnold
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SERFF Tracking #:	ELAS-128572616	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	MONY Life Insurance Company of America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Accelerated Death Benefit for Long-Term Care Services		
Project Name/Number:	Accelerated Death Benefit for Long-Term Care Services Sales Materials/GE-67921 (5/12) ET AL		

No Rate/Rule Schedule items changed.

Response 2

Comments:

We have addressed this objection in the second red bullet point.

Related Objection 2

Applies To:

- Accelerated Death Benefit for Long-Term Care Services Rider Client Presentation, GE-67921 (5/12) (Form)

Comments: RR 11 Guideline 8(A)(1)states:

30. An advertisement which exaggerates the effects of statutorily mandated benefits or required policy provisions or which implies that such provisions are unique to the advertised policy is unacceptable. For example, the phrase, "Money Back Guarantee" is an exaggerated description of the "free look" right to examine the policy and is not acceptable.

I believe the first red bullet point exaggerates the policy provisions by stating that all the death benefits of the policy will be paid if the rider is not used. That appears to be an overemphasis of the obvious purpose of a life insurance policy. It would, however, seem appropriate to assure the consumer that the policys death benefit will not be decreased if the rider benefits are not used.

Changed Items:

No Supporting Documents changed.

SERFF Tracking #:

ELAS-128572616

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company:

MONY Life Insurance Company of America

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Accelerated Death Benefit for Long-Term Care Services

Project Name/Number: Accelerated Death Benefit for Long-Term Care Services Sales Materials/GE-67921 (5/12) ET AL

Form Schedule Item Changes

Item No.	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments	Submitted
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SERFF Tracking #:	ELAS-128572616	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	MONY Life Insurance Company of America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Accelerated Death Benefit for Long-Term Care Services		
Project Name/Number:	Accelerated Death Benefit for Long-Term Care Services Sales Materials/GE-67921 (5/12) ET AL		

No Rate/Rule Schedule items changed.

Response 3

Comments:

We have revised the second red bullet point.

Related Objection 3

Applies To:

- Accelerated Death Benefit for Long-Term Care Services Rider Client Presentation, GE-67921 (5/12) (Form)

Comments: The second red bullet point simply reiterates the first, but also adds confusion about the refund of rider charges. It states that the death benefit will pass to the beneficiaries if the insured has paid the rider charges and has not used the rider benefits, but in the next sentence it states that there is no refund of the rider charges. Please delete or revise this item.

Changed Items:

No Supporting Documents changed.

SERFF Tracking #:

ELAS-128572616

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company:

MONY Life Insurance Company of America

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Accelerated Death Benefit for Long-Term Care Services

Project Name/Number: Accelerated Death Benefit for Long-Term Care Services Sales Materials/GE-67921 (5/12) ET AL

Form Schedule Item Changes

Item No.	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments	Submitted
1	GE-67921 (5/12)	ADV	Accelerated Death Benefit for Long-Term Care Services Rider Client Presentation	Initial	61.440	MLOA AR LTCSR Client Presentation (2).pdf	Date Submitted: 10/11/2012 By: Audrey Arnold

Previous Version

1	GE-67921 (5/12)	ADV	Accelerated Death Benefit for Long-Term Care Services Rider Client Presentation	Initial	61.440	LTCSR Client Presentation - MONY Non- ICC Final rev. 7.27.12.pdf	Date Submitted: 10/11/2012 By: Audrey Arnold
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SERFF Tracking #:

ELAS-128572616

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

MONY Life Insurance Company of America

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Accelerated Death Benefit for Long-Term Care Services

Project Name/Number:

Accelerated Death Benefit for Long-Term Care Services Sales Materials/GE-67921 (5/12) ET AL

No Rate/Rule Schedule items changed.

Conclusion:

If additional action is required, please do not hesitate to contact this office.

Sincerely,

Audrey Arnold

State:	Arkansas	Filing Company:	MONY Life Insurance Company of America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Accelerated Death Benefit for Long-Term Care Services		
Project Name/Number:	Accelerated Death Benefit for Long-Term Care Services Sales Materials/GE-67921 (5/12) ET AL		

Form Schedule

Lead Form Number: GE-67921 (5/12)							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Approved 10/12/2012	GE-67921 (5/12)	ADV	Accelerated Death Benefit for Long-Term Care Services Rider Client Presentation	Initial:	61.440	MLOA AR LTCSR Client Presentation (2).pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



- ☐ AXA Equitable Life Insurance Company
- ☒ MONY Life Insurance Company of America

The Long-Term Care ServicesSM Rider (LTCSR) with a Life Insurance Policy

[Name]

[Date]

Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured
• Is Not Insured by Any Federal Government Agency • Is Not Guaranteed by Any Bank or Savings Association

Agenda

- **Why Choose Us?**
 - Global Presence
 - Financial Strength
- The Importance of Life Insurance
- Need for Long-Term Care Protection
- Long-Term Care ServicesSM Rider
 - What is it?
 - If you don't use it, you don't lose it
 - Choosing your coverage
- Summary



Global Presence of AXA Group

- AXA Equitable and MONY Life Insurance Company of America are part of the global AXA Group.¹ AXA Group, one of the world's largest financial services organizations,² is a global leader in financial protection strategies and wealth management.
 - AXA Group was ranked #1 in diversified insurance in terms of sales according to statistics compiled by Forbes magazine for its Forbes Global 2000 list of the world's biggest public entities in 2011²
 - 95 million individual and corporate clients³
 - Operations in 61 countries³
 - 1.049 trillion Euros in assets under management⁴
- AXA Equitable's assets under management totaled \$546.5 billion as of 6/30/11⁵
AXA Equitable Life Insurance Company and MONY Life Insurance Company of America have sole responsibility for its life insurance and annuity obligations. Guarantees are based on the claims-paying ability of AXA Equitable Life Insurance Company or MONY Life Insurance Company of America.

1 "AXA Group" refers to AXA, a French holding company for an international group of insurance and financial services companies, together with its direct and indirect consolidated subsidiaries. AXA Equitable Life Insurance Company is an indirect, wholly owned subsidiary of AXA.

2 "The World's Largest Public Companies for 2011, Forbes 2000," Forbes magazine. Values calculated in April 2011





3 As of 3/31/11. The AXA Group At a Glance 2011.

4 As of 6/30/11. Figure is \$1.52 trillion using 6/30/11 closing exchange rate of 1 Euro = \$1.45. AXA is based in France, where the official currency is the Euro.

5 AXA Equitable's assets under management are inclusive of assets under management held by an affiliate, AllianceBernstein L.P.



The Strength in Our Numbers

Rating Agency	Current Rating	Meaning of Category	Date Reviewed ¹
	A+	“Superior”	12/11
	AA-	“Very Strong”	12/11
	Aa3	“Excellent”	12/11
	AA-	“Very Strong”	12/11

Ratings are subject to change. The ratings reflected have no bearing on the performance of the variable investment options in a variable life insurance policy.

¹ Date reviewed indicates the last public statement by the rating agency.

All guarantees are based on the claims paying ability of AXA Equitable Life Insurance Company or MONY Life Insurance Company of America. AXA Equitable Life Insurance Company and MONY Life Insurance Company of America have sole responsibility for their products.

Disclosure

Ratings are subject to change; contact an AXA Equitable financial professional/insurance-licensed registered representative for more details, including information on rating scales and individual rating sources. **The ratings reflected have no bearing on the performance of the variable investment options in a variable life insurance policy or a variable annuity product.**

A.M. Best: A.M. Best's Financial Strength Rating is the opinion of A.M. Best regarding an insurer's ability to meet its obligations to policyholders. A.M. Best ratings range from A++ to S. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "A+" rating represents the second highest among sixteen rating levels.

Fitch: Fitch's Insurer Financial Strength Rating provides an assessment of the financial strength of an insurance organization and its capacity to meet senior obligations to policyholders and contract holders on a timely basis. Fitch ratings range from AAA to C. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "AA-" rating represents the fourth highest among twenty-one rating levels.

Moody's: Moody's Insurance Financial Strength Ratings are the opinion of Moody's regarding the ability of insurance companies to repay punctually senior policyholder claims and obligations. Moody's ratings range from Aaa to C. Moody's applies numerical modifiers 1, 2 & 3 in each rating classification from Aa to Caa. The modifier 1 indicates that the obligation ranks in the higher end of its rating category; the modifier 2 indicates a mid-range ranking and a modifier 3 indicates a ranking in the lower end of that rating category. The "Aa3" rating represents the fourth highest among twenty-one rating levels.

Standard & Poor's: A Standard & Poor's Insurer Financial Strength Rating is its current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. Standard & Poor's ratings range from AAA to R. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "AA-" rating represents the fourth highest among twenty-one rating levels.

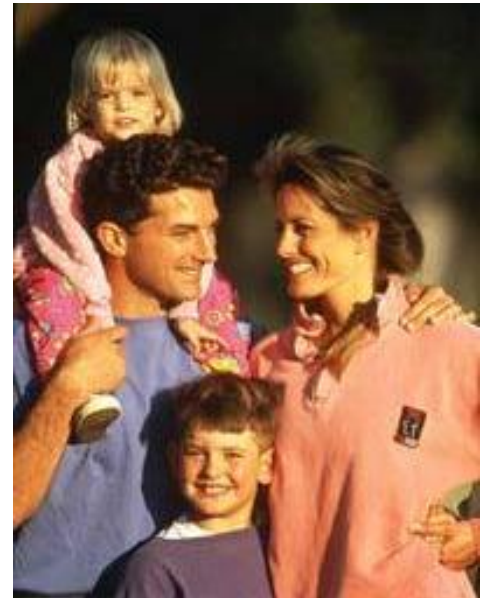
Agenda

- Why AXA Equitable?
 - Global Presence
 - Financial Strength
- **The Importance of Life Insurance**
- Need for Long-Term Care Protection
- Long-Term Care ServicesSM Rider
 - Cost-efficient
 - If you don't use it, you don't lose it
 - Choosing your coverage
- Summary



The Importance of Life Insurance

- Types of Permanent Life Insurance
- How Life Insurance Works
- The Need for Life Insurance



The Importance of Life Insurance

- Types of Life Insurance
 - Universal Life Insurance
 - Indexed Universal Life Insurance



Agenda

- Why AXA Equitable?
 - Global Presence
 - Financial Strength
- The Importance of Life Insurance
- **Need for Long-Term Care Protection**
- Long-Term Care ServicesSM Rider
 - Cost-efficient
 - If you don't use it, you don't lose it
 - Benefits you want
- Summary



Long-Term Impact

Consider the following:

- 70% of people over age 65 may need long-term care services¹
- 12 million Americans will need long-term care by the year 2020¹
- 40% of current long-term care recipients are between 18-64 years of age²
- Long-term care costs can easily climb over \$75,000 per year²

Within a few years, long-term care assets can erode estate assets!

1 National Clearinghouse for Long-Term Care information,
www.longtermcare.gov. January 2012.

2 AHIP Guide to Long-Term Care Insurance January 2012.



Long-Term Impact

Medicare and private health insurance programs do not pay for the majority of long-term care services.

	Monthly Cost
Semi-private room in a nursing home	\$6,235
Private room in a nursing home	\$6,965
Care in an assisted living facility (one- bedroom unit)	\$3,293
Care in an adult day health care center	\$2,010

Source: National Clearinghouse for Long-Term Care information, www.longtermcare.gov. January 2012.

When Is The Right Time To Buy?

When Coverage Is Bought	
Under Age 44	4.2%
Age 45 to 54	22.3%
Age 55 to 64	54.0%
Age 65 to 74	18.5%
Age 75 or older	1.0%

When Claims Begin	
Under Age 50	0.5%
Age 50 to 59	1.3%
Age 60 to 69	7.5%
Age 70 to 79	31.5%
Age 80 and over	59.2%

Source: National Clearinghouse for Long-Term Care information, www.longtermcare.gov. January 2012.

Agenda

- Why AXA Equitable?
 - Global Presence
 - Financial Strength
- The Importance of Life Insurance
- Need for Life Insurance
- **Long-Term Care ServicesSM Rider**
 - **What is it?**
 - **If you don't use it, you don't lose it**
 - **Choosing your coverage**
- Summary



What Is It?

The Long-Term Care Services RiderSM

- Is an accelerated benefit available at issue with certain individual permanent life insurance products.
- Provides you with a benefit you can use for your lifetime, and is a versatile way to pay for some of qualifying expenses associated with long-term care.
- May advance all or a portion of a policy's death benefit through monthly benefit payments that can help pay for qualified long-term care services.
 - Physician must certify that you have become chronically ill and otherwise qualify under the rider.



If You Don't Use It, You Don't Lose It

With the Long-Term Care ServicesSM Rider:

- If the Long-Term Care Services RiderSM is not exercised, 100% of the life insurance death benefit passes to beneficiaries upon death
- If you decide to add the Long-Term Care ServicesSM Rider to your permanent life insurance policy and don't receive payments under the rider, the policy's entire death benefit will pass to your beneficiaries when you die.
- In other words, if you do not use your long-term care protection, but you have paid the rider charge for the option to accelerate the death benefit, the unused life insurance policy's death benefit to which the rider is attached will not be reduced.
- Note: There is no refund of the rider charges if the rider is not exercised



Choosing Your Coverage – Monthly Benefit Percentage

- You can choose the Monthly Benefit Percentage at policy issue, either 1%, 2%, or 3%:
- Allows you to pick percentage that works for you

The minimum and maximum issues ages for the benefit amount percentages are:		Monthly benefit on a policy with a \$1M face amount	
1%	Issue ages 20-75	1%	\$10,000
2%	Issue ages 20-75	2%	\$20,000
3%	Issue ages 20-70	3%	\$30,000

A Cost of Insurance (COI) charge for LTCS is deducted from the Policy Account Value on each month anniversary while the rider is in effect until the policy anniversary nearest the insured's attained age 100. When monthly benefits are being paid under the rider we will waive the monthly LTCS COI charge.

LTCS Cost of Insurance (COI) Rates

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Choosing Your Coverage – Acceleration Percentage

- You can select between two death benefit choices A & B
- Ability to customize Acceleration Percentage between 20% and 100% with Death Benefit Option A
 - Death Benefit Option B will always be 100%

Death Benefit Option	Acceleration Percentage
A	20%-100%
B	100%

Acceleration of \$1M Death Benefit			
Death Benefit Option	Acceleration Percentage	Benefit Percentage	Monthly Benefit
A	50%	2%	\$10,000
A	75%	2%	\$15,000

Disclosures

LIMITATIONS AND EXCLUSIONS:

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(b) Exclusions, Exceptions and Limitations. This rider does not cover services provided by a facility or an agency that does not meet the rider definition of such facility or agency. The rider does not cover care or treatment:

- From a facility that primarily treats drug addicts or alcoholics;
- From a facility that primarily provides domiciliary, residency or retirement care;
- From a facility owned or operated by a member of your or the insured person's Immediate Family;
- Provided by a member of the Insured's Immediate Family;
- From anyone who is under suspension from Medicare or Medicaid;
- If benefits are sought only because a third party requires that this rider be exercised (as, for example, to obtain or maintain a government assistance benefit);
- For an attempted suicide or intentionally self-inflicted injuries;
- As a result of alcoholism or drug abuse (unless drug abuse was a result of the administration of drugs as part of treatment by a Physician);
- Due to war (declared or undeclared) or any act of war, or service in any of the armed forces or auxiliary units;
- Due to committing or attempting to commit or participating in a felony, riot or insurrection;
- Received outside the United States unless the initial and any annual renewal certifications are completed by a U.S. Licensed Health Care Physician. For purpose of this exclusion, United States shall mean the 50 states, District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

This rider may not cover all the expenses associated with the Insured's long-term care needs.

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- Why AXA Equitable?
 - Global Presence
 - Financial Strength
- The Importance of Life Insurance
- Need for Long-Term Care Protection
- Long-Term Care ServicesSM Rider
 - Cost-efficient
 - If you don't use it, you don't lose it
 - Choosing your coverage
- **Summary**



Summary – Life Insurance with the Long-Term Care ServicesSM Rider

convenience



- One process
- One affordable premium
- One policy
- Two benefits

flexibility



- Can be used for qualifying long-term care expenses
- Available on most individual permanent life insurance products
- Death Benefit

value



- Competitive life insurance premiums supported by the strength and stability of AXA Equitable and MONY Life of America

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The Long-Term Care ServicesSM Rider is an accelerated death benefit rider available at issue for an additional cost with certain individual permanent life insurance products. This rider may advance all or a portion of a policy's death benefit to pay for qualified long-term care services if a physician certifies that you have become chronically ill and otherwise qualify under the rider. The Long-Term Care ServicesSM Rider provides you with a versatile benefit that can be used during your lifetime to pay for some of the expenses associated with long-term care, if needed.

The company has the right to increase charges on the Long-Term Care ServicesSM Rider, up to a guaranteed maximum rate. An increase in rider charges may require a higher premium in order to keep the policy and rider in effect. Also, the approval of this rider is subject to underwriting. The underwriting requirements are based on our published age and amount guidelines, which may include a paramedical exam.

The purpose of this method of marketing is solicitation of insurance and contact may be made by an insurance agent, producer, insurance company or insurance agency.

The product brochure for the applicable life insurance policy must accompany the ***Long-Term Care ServicesSM Rider Planning Perspectives*** and the ***Long-Term Care ServicesSM Rider brochure***.

Disclosures

Life insurance products are issued by AXA Equitable Life Insurance Company (AXA Equitable), New York, NY, or affiliate MONY Life Insurance Company of America (MONY America), an Arizona Stock Corporation, main administrative offices in New York, NY. MONY America is not licensed to do business in New York. Variable life insurance products are co-distributed by AXA Advisors, LLC and AXA Distributors, LLC. All companies are affiliated and directly or indirectly owned by AXA Equitable Financial Services, LLC, and do not provide tax or legal advice. You should consult with your tax and legal advisors regarding your particular circumstances.

Fixed life products are co-distributed by AXA Network, LLC and AXA Distributors, LLC.

Actual terms and conditions of the Long-Term Care ServicesSM Rider are contained in Rider Form ICC12-R12-10. This rider has exclusions and limitations under which the rider may be continued in force or discontinued. It may not be available in all jurisdictions. For more information, costs and complete details of coverage, contact your life and health insurance licensed financial professional or the company.

Neither AXA Equitable, AXA Advisors, AXA Distributors nor their agents or representatives provide tax or legal advice. The information provided in this presentation is based on our general understanding of the subject matter and is for informational purposes only. Clients should consult with their tax and legal advisors regarding their personal circumstances.

Please be advised that this presentation is not intended as legal or tax advice. Accordingly, any tax information provided in this presentation is not intended or written to be used, and cannot be used, by any taxpayer for promotion or marketing of the transaction(s) or matter(s) addressed and clients should seek advice based on their particular circumstances from an independent tax advisor.

For complete details regarding rider costs of coverage, call your Financial Professional.

The issuing life insurance company has sole financial responsibility for its own obligations.

The rider is intended to be federally tax-qualified.

RIDER FORM:ICC12-R12-10.

Questions?

Thank You for Your Time!

Long-Term Care ServicesSM is a service mark of AXA Equitable Life Insurance Company.

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1290 Avenue of the Americas, New York, NY 10104, (212) 554-1234

State:	Arkansas	Filing Company:	MONY Life Insurance Company of America
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Accelerated Death Benefit for Long-Term Care Services		
Project Name/Number:	Accelerated Death Benefit for Long-Term Care Services Sales Materials/GE-67921 (5/12) ET AL		

Superceded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/07/2012	Form	Accelerated Death Benefit for Long-Term Care Services Rider Client Presentation	10/11/2012	LTCSR Client Presentation - MONY Non-ICC Final rev. 7.27.12.pdf (Superceded)



- ☐ AXA Equitable Life Insurance Company
- ☒ MONY Life Insurance Company of America

The Long-Term Care ServicesSM Rider (LTCSR) with a Life Insurance Policy

[Name]
[Date]

Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured
• Is Not Insured by Any Federal Government Agency • Is Not Guaranteed by Any Bank or Savings Association

GE-67921 (5/12)



Agenda

- **Why Choose Us?**
 - Global Presence
 - Financial Strength
- The Importance of Life Insurance
- Need for Long-Term Care Protection
- Long-Term Care ServicesSM Rider
 - What is it?
 - If you don't use it, you don't lose it
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Global Presence of AXA Group

- AXA Equitable and MONY Life Insurance Company of America are part of the global AXA Group.¹ AXA Group, one of the world's largest financial services organizations,² is a global leader in financial protection strategies and wealth management.
 - AXA Group was ranked #1 in diversified insurance in terms of sales according to statistics compiled by Forbes magazine for its Forbes Global 2000 list of the world's biggest public entities in 2011²
 - 95 million individual and corporate clients³
 - Operations in 61 countries³
 - 1.049 trillion Euros in assets under management⁴
- AXA Equitable's assets under management totaled \$546.5 billion as of 6/30/11⁵
AXA Equitable Life Insurance Company and MONY Life Insurance Company of America have sole responsibility for its life insurance and annuity obligations. Guarantees are based on the claims-paying ability of AXA Equitable Life Insurance Company or MONY Life Insurance Company of America.

1 "AXA Group" refers to AXA, a French holding company for an international group of insurance and financial services companies, together with its direct and indirect consolidated subsidiaries. AXA Equitable Life Insurance Company is an indirect, wholly owned subsidiary of AXA.





2 "The World's Largest Public Companies for 2011, Forbes 2000," Forbes magazine. Values calculated in April 2011

3 As of 3/31/11. The AXA Group At a Glance 2011.

4 As of 6/30/11. Figure is \$1.52 trillion using 6/30/11 closing exchange rate of 1 Euro = \$1.45. AXA is based in France, where the official currency is the Euro.

5 AXA Equitable's assets under management are inclusive of assets under management held by an affiliate, AllianceBernstein L.P.

The Strength in Our Numbers

Rating Agency	Current Rating	Meaning of Category	Date Reviewed ¹
	A+	“Superior”	12/11
	AA-	“Very Strong”	12/11
	Aa3	“Excellent”	12/11
	AA-	“Very Strong”	12/11

Ratings are subject to change. The ratings reflected have no bearing on the performance of the variable investment options in a variable life insurance policy.

¹ Date reviewed indicates the last public statement by the rating agency.

All guarantees are based on the claims paying ability of AXA Equitable Life Insurance Company or MONY Life Insurance Company of America. AXA Equitable Life Insurance Company and MONY Life Insurance Company of America have sole responsibility for their products.

Disclosure

Ratings are subject to change; contact an AXA Equitable financial professional/insurance-licensed registered representative for more details, including information on rating scales and individual rating sources. **The ratings reflected have no bearing on the performance of the variable investment options in a variable life insurance policy or a variable annuity product.**

A.M. Best: A.M. Best's Financial Strength Rating is the opinion of A.M. Best regarding an insurer's ability to meet its obligations to policyholders. A.M. Best ratings range from A++ to S. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "A+" rating represents the second highest among sixteen rating levels.

Fitch: Fitch's Insurer Financial Strength Rating provides an assessment of the financial strength of an insurance organization and its capacity to meet senior obligations to policyholders and contract holders on a timely basis. Fitch ratings range from AAA to C. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "AA-" rating represents the fourth highest among twenty-one rating levels.

Moody's: Moody's Insurance Financial Strength Ratings are the opinion of Moody's regarding the ability of insurance companies to repay punctually senior policyholder claims and obligations. Moody's ratings range from Aaa to C. Moody's applies numerical modifiers 1, 2 & 3 in each rating classification from Aa to Caa. The modifier 1 indicates that the obligation ranks in the higher end of its rating category; the modifier 2 indicates a mid-range ranking and a modifier 3 indicates a ranking in the lower end of that rating category. The "Aa3" rating represents the fourth highest among twenty-one rating levels.

Standard & Poor's: A Standard & Poor's Insurer Financial Strength Rating is its current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. Standard & Poor's ratings range from AAA to R. A plus (+) or minus (-) following the rating shows relative standing within the major rating categories. The "AA-" rating represents the fourth highest among twenty-one rating levels.

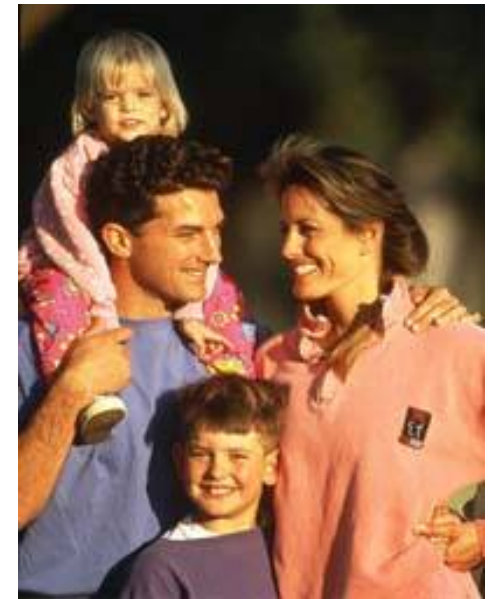
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- Why AXA Equitable?
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- **The Importance of Life Insurance**
- Need for Long-Term Care Protection
- Long-Term Care ServicesSM Rider
 - Cost-efficient
 - If you don't use it, you don't lose it
 - Choosing your coverage
- Summary



The Importance of Life Insurance

- Types of Permanent Life Insurance
- How Life Insurance Works
- The Need for Life Insurance



The Importance of Life Insurance

- Types of Life Insurance
 - Universal Life Insurance
 - Indexed Universal Life Insurance



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Long-Term Impact

Consider the following:

- 70% of people over age 65 may need long-term care services¹
- 12 million Americans will need long-term care by the year 2020¹
- 40% of current long-term care recipients are between 18-64 years of age²
- Long-term care costs can easily climb over \$75,000 per year²

Within a few years, long-term care assets can erode estate assets!

1 National Clearinghouse for Long-Term Care information,
www.longtermcare.gov. January 2012.

2 AHIP Guide to Long-Term Care Insurance January 2012.



Long-Term Impact

Medicare and private health insurance programs do not pay for the majority of long-term care services.

	Monthly Cost
Semi-private room in a nursing home	\$6,235
Private room in a nursing home	\$6,965
Care in an assisted living facility (one- bedroom unit)	\$3,293
Care in an adult day health care center	\$2,010

Source: National Clearinghouse for Long-Term Care information, www.longtermcare.gov. January 2012.

When Is The Right Time To Buy?

When Coverage Is Bought	
Under Age 44	4.2%
Age 45 to 54	22.3%
Age 55 to 64	54.0%
Age 65 to 74	18.5%
Age 75 or older	1.0%

When Claims Begin	
Under Age 50	0.5%
Age 50 to 59	1.3%
Age 60 to 69	7.5%
Age 70 to 79	31.5%
Age 80 and over	59.2%

Source: National Clearinghouse for Long-Term Care information, www.longtermcare.gov. January 2012.

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- Need for Life Insurance
- **Long-Term Care ServicesSM Rider**
 - **What is it?**
 - **If you don't use it, you don't lose it**
 - **Choosing your coverage**
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What Is It?

The Long-Term Care Services RiderSM

- Is an accelerated benefit available at issue with certain individual permanent life insurance products.
- Provides you with a benefit you can use for your lifetime, and is a versatile way to pay for some of qualifying expenses associated with long-term care.
- May advance all or a portion of a policy's death benefit through monthly benefit payments that can help pay for qualified long-term care services.
 - Physician must certify that you have become chronically ill and otherwise qualify under the rider.



If You Don't Use It, You Don't Lose It

With the Long-Term Care ServicesSM Rider:

- There is **NO** requirement to use
- 100% of unused benefit passed to beneficiaries upon death
- If you decide to add the Long-Term Care ServicesSM Rider to your permanent life insurance policy and don't receive payments under the rider, the policy's entire death benefit will pass to your beneficiaries when you die.
- In other words, if you do not use your long-term care protection, but you have paid the rider charge for the option to accelerate the death benefit, the death benefit will pass to your beneficiaries when you die.
- Note: There is no refund of the rider charges if the rider is not exercised



Choosing Your Coverage – Monthly Benefit Percentage

- You can choose the Monthly Benefit Percentage at policy issue, either 1%, 2%, or 3%:
- Allows you to pick percentage that works for you

The minimum and maximum issues ages for the benefit amount percentages are:		Monthly benefit on a policy with a \$1M face amount	
1%	Issue ages 20-75	1%	\$10,000
2%	Issue ages 20-75	2%	\$20,000
3%	Issue ages 20-70	3%	\$30,000

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RIDER FORM:ICC12-R12-10.

Questions?

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